2025 PROGRESS REPORT

OCCUPATIONAL HEALTH, SAFETY AND WORKPLACE ENVIRONMENT MANAGEMENT

SCB X PUBLIC COMPANY LIMITED

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EVERY EMPLOYEE
COMES TO WORK AND
RETURNS HOME SAFELY
EVERY DAY FROM
EVERY WORK LOCATION.

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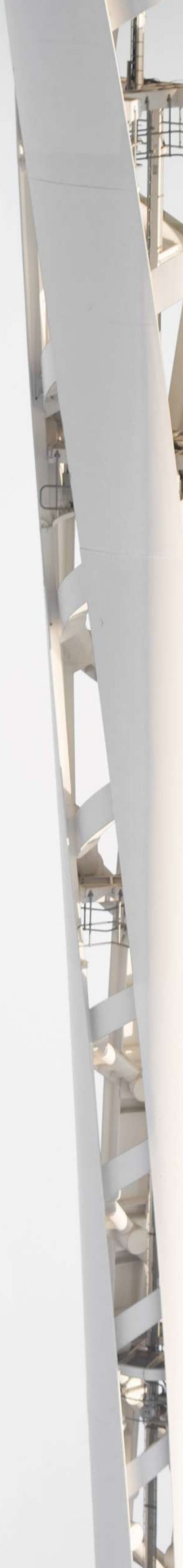

2025 Progress Report
Occupational Health, Safety and Workplace Environment Management
SCB X Public Company Limited

SCB X Public Company Limited is committed to conducting its business in accordance with international standards for occupational health, safety and the workplace environment. The Company aims to protect all employees, customers, visitors and external parties who use its services or perform work on its premises by providing a safe and appropriate working environment.

The Company applies sustainable development principles encompassing economic, social and environmental dimensions to its operations. This supports consistent and concrete action to prevent work-related illnesses, injuries, disabilities and fatalities. Safety is regarded as an important responsibility for every employee. All employees are expected to consider their own safety and that of their colleagues and to maintain occupational health, safety and workplace environmental standards at all times, whether at work or while travelling. The ultimate goal is for everyone to come to work and return home safely, at every workplace, every day.

In line with this commitment, throughout 2025, SCB X Public Company Limited, through the operations of Siam Commercial Bank (the Bank), continued to advance its policies and action plans under a systematic occupational health, safety and workplace environment management process. The Bank's key performance in 2025 is summarized below.

Occupational Health and Workplace Safety Risk and Hazard Assessments

The Bank regularly conducts risk assessments using various approaches, including occupational health and safety inspections of workplaces, indoor air quality monitoring, building safety inspections and Job Safety Analysis (JSA) for contractors before they commence work on the Bank's premises. These assessments help ensure that working areas are maintained in safe and appropriate conditions and do not pose risks to employees' health and safety.

154

companies
participated in the selection process

22

companies
passed the performance evaluation criteria

309

jobs
were assessed for occupational health and safety risks

Prioritization of Issues and Setting of Qualitative and Quantitative Targets

The Bank establishes an annual work plan for the Safety Management Division to advance and manage occupational health and safety risks across all of the Bank's workplaces. The scope covers the Head Office, other main office buildings, and domestic and overseas branch networks. Implementation of the annual work plan and achievement of the established targets form an important part of the annual performance evaluation of the responsible function.

Key occupational health and safety targets include:

Zero Incident

- Injury Frequency Rate (IFR): < 0.025
- Injury Severity Rate (ISR): 0
- Contractor Lost-Time Case: 0

Maintaining Safety Records

- Performs safety inspections regularly and conducts annual fire drills and emergency fire prevention at head office buildings and nationwide branch network

Assessment and Investigation of Work-Related Accidents and Illnesses

To support the effective improvement and prevention of incidents that may lead to work-related injuries, illnesses and occupational diseases, including near-miss incidents, the Bank uses the Governance Risk Report (GRC) system as a channel for reporting serious accidents and near misses. Reported cases are investigated and analyzed through Root Cause Analysis, applying the Why-Why Analysis approach to identify underlying causes and establish systematic corrective and preventive actions.

The Safety Management Division reviews and assesses the information and informs the Human Resources function, which reports the results to the Risk Oversight Committee on a monthly basis.

Accident requiring first-aid	Accident-causing damage to the Bank's property	Lost-Time Accident
0	0	1

Safety Standards Inspection

The Bank's occupational health and safety operations are aligned with applicable international safety standards. Safety inspections are regularly conducted across the Bank's premises. For example, the fire prevention and suppression team inspects all floors of the Head Office daily, while contractor activities are inspected whenever contractors perform work on the Bank's premises.

The Bank's continued commitment to occupational health, safety and the workplace environment has resulted in ongoing recognition from relevant associations and external organizations. In 2025, the Bank received the BSA Building Safety Award 2025 from the Building Inspectors Association of Thailand, with the Head Office receiving Gold-level recognition. The Bank also received a Gold-level award under the Zero Accident Campaign from the Ministry of Labour, having accumulated more than 142 million working hours without a lost-time accident. In addition, the Bank received the National Outstanding Establishment Award for Occupational Safety and Health, comprising the Thailand Safety Award and the Provincial Safety Award for 2025. These achievements reflect the Bank's management practices in accordance with national safety standards.

In 2025, the Bank's Ratchayothin Head Office was certified to ISO 45001:2018, the international standard for occupational health and safety management systems. The Bank also extended the ISO 45001 management approach to office buildings adjacent to the Head Office to promote a consistent management framework.

Indoor Air Quality[1]	• Respirable Dust: The average concentration was 0.3626 mg/m^3, which was below the applicable occupational exposure limit of 5 mg/m^3.[1] • Particulate matter with an aerodynamic diameter of 2.5 micrometres or less (PM2.5): The average indoor concentration was 3.17 $\mu g/m^3$, which was below the indoor air quality surveillance value of 25 $\mu g/m^3$.[2]
Workplace Light Intensity[3]	• The average illuminance level was 473 lux, which complied with the applicable standard for the relevant work area and type of work. [3]
Indoor Temperature[3]	• The average indoor temperature was 25 degrees Celsius, which was within the recommended range of 24–26 degrees Celsius. [2]

[1] Occupational Safety and Health Administration (OSHA), *29 CFR 1910.1000, Table Z-1: Limits for Air Contaminants*, which specifies an occupational exposure limit of 5 mg/m^3 for the respirable fraction of particulates not otherwise regulated, based on an eight-hour time-weighted average.
[2] Department of Health, Ministry of Public Health, *Notification on Surveillance Values for Indoor Air Quality in Public Buildings B.E. 2565 (2022).*
[3] Department of Labour Protection and Welfare, *Notification on Standards for Workplace Illuminance*, dated 27 November B.E. 2560 (2017), and *Notification on the Criteria and Methods for Measuring and Analysing Working Conditions Relating to Heat, Light and Noise, including the Applicable Measurement Periods and Types of Businesses, B.E. 2561 (2018).*

Emergency Preparedness and Response

The Bank has established emergency management plans and prepared the equipment and resources required to support emergency preparedness and response. These arrangements enable the Bank to manage, control and respond to emergencies, as well as communicate and coordinate assistance for employees, customers, visitors and external parties working on the Bank's premises who may be injured during an emergency.

The Bank also maintains fire prevention and suppression plans for office buildings and branches nationwide. Fire and evacuation drills are conducted annually. A dedicated fire prevention and suppression team is available 24 hours a day, seven days a week "365/7/24", throughout the year, covering normal working hours, after-hours periods and public holidays.

The team conducts workplace safety inspections, monitors contractor activities and responds to emergencies on the Bank's premises, including fires and medical emergencies, as well as providing first aid and cardiopulmonary resuscitation support.

Occupational Health and Workplace Safety Training for Employees and Relevant Stakeholders

To promote safety awareness among employees, the Bank provides occupational health and safety training through mandatory e-Learning courses that all employees are required to review annually. This is complemented by basic fire-fighting training and ongoing training for occupational safety officers at management and supervisory levels.

In 2025, the Bank organized five sessions of basic first aid and cardiopulmonary resuscitation (First Aid and CPR) training for 189 interested employees. The Bank also provided safety training to all contractors before they commenced work on the Bank's premises. This helps ensure that contractors understand the Bank's safety requirements and follow the relevant rules and procedures while working on the premises.

11,942

employees completed the Safety-First e-Learning

8,838 hours

of occupational health and workplace safety training

4,008

contractors attended the safety training